## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEMS AND METHODS TO FACILITATE A TRANSFER OF A REFUND AMOUNT FROM AN EDUCATIONAL INSTITUTION TO A STUDENT, the specification of which

| K)             | is attached hereto.     |                         |                              |                         |
|----------------|-------------------------|-------------------------|------------------------------|-------------------------|
|                | was filed on a          | s United States App     | lication No. or PCT Inter    | national Application    |
|                | Number and v            | vas amended on          | (if applicable).             |                         |
| I hereb        | y state that I have rev | iewed and understar     | nd the contents of the abo   | ve identified           |
| specification, | including the claims,   | as amended by any       | amendment referred to ab     | ove.                    |
| I ackno        | owledge the duty to di  | sclose to the United    | States Patent and Traden     | nark Office all         |
| information k  | nown to me to be mate   | erial to patentability  | as defined in 37 CFR Sec     | tion 1.56.              |
| I hereb        | y claim foreign priori  | ty benefits under 35    | USC Section 119(a)-(d)       | or                      |
| Section 365(b  | ) of any foreign applic | cation(s) for patent o  | r inventor's certificate, or | Section                 |
|                |                         | •                       | gnated at least one country  |                         |
| than the Unite | d States, listed below  | and have also identi    | fied below, by checking t    | he box,                 |
| any foreign ap | plication for patent or | inventor's certifica    | te or PCT International      |                         |
| application ha | ving a filing date befo | ore that of the applica | ation on which priority is   | claimed.                |
| Prior Foreign  | Applications(s)         |                         |                              | Priority<br>Not Claimed |
|                |                         |                         |                              |                         |
| (Nur           | nber)                   | (Country)               | (Date/Month/Year Filed       | <u>)</u>                |
|                |                         | ·                       |                              | <b>F</b> 1              |
| (Nur           | aber)                   | (Country)               | (Date/Month/Year Filed       | <u> </u>                |
|                |                         |                         |                              |                         |

I hereby claim the benefit under 35 USC Section 119(e) of any United States provisional application(s) below:

| 60/458,671               | 3/28/03<br>(Filing Date) |  |
|--------------------------|--------------------------|--|
| (Application Serial No.) |                          |  |
| (Application Serial No.) | (Filing Date)            |  |

I hereby claim the benefit under 35 USC Section 120 of any United States application(s), or Sections 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 USC Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37 CFR, or PCT International filing date of this application:

| 10/345,605<br>(Application Serial No.) | 1/16/03<br>(Filing Date) | pending<br>(Status)                     |  |
|--|--------------------------|---|--|
|  |                          | (patented, pending, abandoned)          |  |
| (Application Serial No.)               | (Filing Date)            | (Status) (patented, pending, abandoned) |  |

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

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Anomey Docket No.: H01.002/U

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